

U.S. - Mass. - Cambridge

HV39

# Fifteenth Annual Report

OF THE

## Associated Charities of Cambridge.

NOVEMBER, 1897.

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ORGANIZED DECEMBER, 1881.

INCORPORATED JANUARY 16, 1883.

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CAMBRIDGE:

E. W. WHEELER, PRINTER,

1897.



## OFFICERS, 1897-1898.

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*President.* — REV. EDWARD ABBOTT.

### *Vice-Presidents.*

CHARLES W. ELIOT.

JAMES B. THAYER.

EDMUND REARDON.

MRS. JOSIAH P. COOKE.

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ARTHUR GILMAN.

MRS. CHARLES L. JONES.

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CALEB H. WARNER.

RT. REV. WILLIAM LAWRENCE.

*Secretary and Clerk of the Corporation.* — ARTHUR E. JONES.

*Treasurer.* — HENRY N. TILTON.

### *Directors.*

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MRS. EDWARD B. ADAMS.

MRS. MARY A. BACON.

DR. FRANCIS J. BARNES.

JOHN GRAHAM BROOKS.

D. U. CHAMBERLIN.

MRS. GEORGE S. CHASE.

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MISS LYDIA M. PALMER.

WILLIAM TAGGARD PIPER.

MRS. HENRY C. RAND.

JAMES H. ROPES.

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REV. ROBERT WALKER.

MRS. W. W. WELLINGTON.

MISS ALICE R. WELLS.

HENRY N. WHEELER.

REV. THEODORE F. WRIGHT.

MRS. EDWARD WYMAN.

*Secretary and Treasurer, Ex officiis.*

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### CENTRAL OFFICE.

ROOM 2, GRANT BUILDING, 671 MASSACHUSETTS AVE., CAMBRIDGEPORT.

OFFICE HOURS, 9 A. M. TO 12 M.

2 TO 4 P. M.

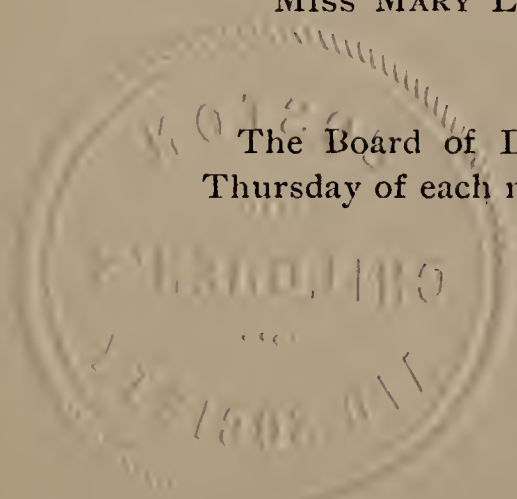
Telephone Number, 368-2.

MISS MARY L. BIRTWELL, *General Secretary.*

MRS. A. L. CHESLEY, *Registrar.*

MISS MARY I. BREED, *Assistant.*

The Board of Directors meets at the Central Office on the second Thursday of each month at 4 P. M.



## OLD CAMBRIDGE CONFERENCE.

### *Executive Committee.*

*President.*—WM. T. PIPER.

JOHN GRAHAM BROOKS.

MRS. BENJAMIN VAUGHAN.

MISS ALICE R. WELLS.

*Secretary.*—MRS. J. G. THORP.

MRS. EDWARD WYMAN.

MRS. FRANCIS G. PEABODY.

MRS. J. P. COOKE.

Meets at the Social Union Rooms, 42 Brattle St., on the first and third Mondays of each month at 3.30 P. M.

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## CAMBRIDGEPORT CONFERENCE.

*President.*—MRS. M. A. BACON.

*Secretary.*—MRS. GEO. L. MOORE.

### *Executive Committee.*

*Secretary.*—MRS. G. F. RICKER.

MISS VELMA M. MORSE.

MISS M. L. DREW.

MRS. D. A. TOWNER.

MISS MARIA MURDOCK.

MRS. C. F. LANG.

MISS M. L. BIRTWELL.

### *Ways and Means Committee.*

MISS M. L. DREW, *Secretary.* MISS S. W. WHIPPLE. MRS. M. J. HADLEY.

MRS. A. L. CHESLEY.

J. WATSON HARRIS.

### *Clothing and Mending Class.*

MRS. G. F. RICKER, *Chairman.*

MRS. JAMES STEWART.

MRS. L. C. ROBINSON.

MRS. J. G. BALL.

MISS LYDIA M. PALMER.

MRS. J. N. OSGOOD.

MRS. M. A. BACON.

MISS L. M. CHAMBERLIN.

MRS. M. M. ROGERS.

MISS M. E. LINCOLN.

MISS A. BLISH.

MISS LEITA JOHNSON.

MRS. A. C. WAITT.

MISS ESTHER PAUL, *Bookkeeper.*

### *Committee on Intemperates.*

REV. ROBERT ELY.

MRS. JAMES STEWART.

Meets at the Central Office on the second and fourth Wednesdays of each month at 4 P. M.

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## EAST CAMBRIDGE CONFERENCE.

*Pres.*—MISS LYDIA M. PALMER. *Sec.*—MISS MABEL F. REYCROFT.

### *Executive Committee.*

MRS. JOHN PIKE.

MRS. H. N. HOVEY, JR.

MRS. MARTIN DAVIS.

MRS. U. R. ADAMS.

MRS. S. BALDREY.

MISS ELIZA ULMER.

MRS. GEO. H. HOWARD.

MRS. L. A. ECHERAN.

### *Ways and Means Committee.*

REV. C. E. RICHARDSON.

GEORGE H. HOWARD.

GEORGE SPENCER.

REV. H. F. FISTER.

J. C. MOOR.

G.F. HADLEY.

REV. ROBERT WALKER.

D. C. ECHERAN.

Meets in the parlor of the Second Baptist Church, Cambridge Street, corner of Fourth, East Cambridge, on the third Friday of each month at 4 P. M.

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## NORTH CAMBRIDGE CONFERENCE.

### *Executive Committee.*

*President.*—MRS. GEORGE S. CHASE.

*Vice-President.*—MRS. M. E. BROWN. *Secretary.*—MRS. M. E. WHITNEY.

MRS. H. C. RAND.

MRS. H. S. FELLOWS.

MRS. CHARLES ROBINSON.

MRS. D. W. BOND.

MRS. W. W. CURTIS.

Meets at the Library of the Universalist Church, Massachusetts Avenue, North Cambridge, on the second and fourth Mondays of each month at 3 P. M.

## Objects of the Associated Charities.

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*To promote co-operation* among charitable agencies and individuals, in order to prevent imposition and duplication of relief.

*To obtain and register* accurate knowledge of the conditions and needs of the applicants for relief.

*To give information* concerning applicants, confidentially, to those charitably interested.

*To procure employment*, if possible ; if not, to obtain suitable assistance for all really needy applicants for relief.

*To prevent begging and fraud*, and diminish pauperism. Especially to make sure that no children grow up as paupers.

*To encourage thrift*, industry, and self-dependence, through friendly intercourse, advice, and sympathy, and to help the poor to help themselves.

*To aid* in the diffusion of knowledge on subjects connected with the relief of the poor.



# FIFTEENTH ANNUAL REPORT

## OF THE

### ASSOCIATED CHARITIES OF CAMBRIDGE.

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#### REPORT OF THE DIRECTORS.

The Directors of the Associated Charities of Cambridge present their fifteenth annual report for the year ending September 1, 1897.

Number of cases registered during year . . . . .	961
New cases registered . . . . .	493
The Central Office officials have personally dealt with . . .	428
The Central Office officials have visited in their homes . . .	242
Total number of cases dealt with by Central Office and Con- ferences . . . . .	596
Found to be imposters . . . . .	52
Individuals making use of our services . . . . .	224
Churches and charitable organizations making use of our services . . . . .	79
Families regularly visited, Ward I. . . . .	45
“ “ “ Wards II. and IV. . . . .	76
“ “ “ Ward III. . . . .	19
“ “ “ Ward V. . . . .	38
Visitors in Old Cambridge . . . . .	25
“ “ Cambridgeport . . . . .	28
“ “ East Cambridge . . . . .	12
“ “ North Cambridge . . . . .	12

The total number of calls upon the Central Office has been somewhat smaller than last year. The more active and prosperous conditions of business and manufactures undoubtedly lessened the needs in some quarters during the spring and summer, — but fully as potent a cause has been the great diminution of house to house begging.

## The Tramp in Cambridge.

### TWO YEARS' EXPERIENCE WITH THE WORK-TEST.

The experience that has been gathered from the use of the coupons distributed two years ago throughout our community, is now so definite and so significant that very confident conclusions may be drawn, both about the efficacy of the test and about the character of most of those who ask for work from door to door. It is not here implied that lack of employment is a trivial matter. The evil is grave in the extreme. It is, however, very clear that the kind of person who goes from door to door asking for aid is rarely one who wants work and is willing to do it.

The public was urged, instead of giving assistance at the door, to give the coupon. This brought to the Central Office last year a large number asking for help.

In the report for 1896 it was said :

“Of the number (185) above mentioned as reporting to the office only 37 were willing to work for the meal or clothing they asked for. Of the persons reported as begging from house to house 152 on investigation, were found to be “transients,” that is, persons temporarily in the city, and of these only 9 could be recommended by former employers as worthy of aid, 52 were wholly unsatisfactory, and as to 91 nothing definite could be learned either from their refusal to give their history or from false information, 36 lodged in Boston and came to Cambridge merely to beg.”

The statistics now presented show more effectively still that the work-test reaches its end.

In the year just closed (from Sept., 1896 to Sept., 1897) seventy-seven “transients” have brought coupons to the office. The average age was 32 years.

35 were American, 13 Irish, 5 Colored, 2 Swedes, 4 Canadians, 9 English, 1 South American, 1 Scotch, 1 Dane, and 6 unknown.

For seven of these, employers were willing to furnish recommendations. In two cases recommendations were refused. In most cases no answers could be elicited. 38 were confirmed drunkards or chronic tramps. 2 were defective, or too ill to work. 4 were women. About 28 of them, nothing could be found out. Work was offered to 16. Only 9 were willing to take tickets for the work-yard, and of these but 3 did any work at the yard.

The work is of the easiest character. While no money is paid, only about two hours are required to earn the meal asked for, leaving the rest of the day to look for work. There is other evidence to show that those really wanting work do not go from door to door.

In response to public sentiment, the rooms were kept open in the evening, as it was felt that occasional cases of great hardship might thus be met. The result of this experiment may now be judged. There have been, during the last year, but two night callers, and of neither of these can it be said that any hardship would have followed because the rooms were closed in the evening. The test has been so long and so fairly tried that the Directors feel warranted in closing the rooms permanently in the evening.

*To encourage thrift, industry and independence among the poor and to prevent children growing up as paupers* are among the most cherished objects of Associated Charity endeavor.

During the last year we have made a special effort to do positive, constructive work along these lines in the establishment of a "Home Savings Society" and the starting of a branch station of the "Stamp Saving Society," for the encouragement of saving among the children in the public schools.



## Home Savings Society.

Certain ladies call once a week, on a regular day, for the small savings, — perhaps only five or ten cents, — of those who have expressed a desire to have them do so. When the amount saved reaches the sum of one dollar, the money is deposited in the bank and the saver becomes the proud possessor of a bank book. The collector continues to call for the weekly nickel, or dime, or quarter, as the case may be, and the saving goes on till another dollar or more is ready to be added to the bank account.

Our beginning was made through forming an acquaintance with the mothers of some of the children in one of our public kindergartens ; a few names were added from among women whom we already knew, — women who had appealed to us when in difficulty, but who were beginning to get on their feet again ; and a few more were obtained through house to house visiting by one of our office workers in a study of tenement house conditions in Cambridge.

At present we have 8 volunteer collectors, and 109 persons have saved, — 41 in Old Cambridge, 27 in Cambridgeport, 29 in East Cambridge and 12 in North Cambridge. 56 have bank books. The total amount saved thus far is \$427.79. The largest amount deposited by one person is \$37.00, the smallest \$1.00. Most of this sum has been collected within the past six months.

It is often said that it is the first glass that costs ; it is equally true that it is the first dollar that counts, and we all know how the appetite for a larger and larger bank account grows by feeding. Thrift or extravagance is contagious, as well as fever or the measles. If a woman indulges in a plush parlor suite, or a marble clock, on the installment plan, some of her neighbors are sure to emulate her example, — regardless of whether there is any prospect of the wherewithal to meet the weekly installments.



If, on the other hand, she starts a bank account, they are equally sure to be inspired with the ambition to go and do likewise.

The installment furniture dealer and the infant insurance agent can have no greater enemy than a Home Savings Society.

The friendly relations established between the collectors and the families upon whom they call should not be overlooked in an estimate of the true value of this work. The collectors call upon some families who have not yet begun to save, but who have expressed the hope of doing so and are straining every nerve to that end. The friendly advice and encouragement of the collector help to keep up courage and ambition at a critical time, when without it they are in danger of giving up the effort and falling into the ranks of the dependent. May not such friendly visiting as this often prove to be the ounce of prevention?

### Stamp Savings Society.

Every wise charity worker knows that for the amount of energy expended, the best returns can be obtained by work among children, and, therefore, in any scheme for the benefit of the community they must not be overlooked. And so we considered plans for saving which should be adapted to the children. We discussed the matter before hand with some of our public school teachers, and were told that in the very neighborhoods where the mothers were said to be too poor to save, many of the children ate so much candy that it actually interfered with their doing good work at school.

With the cordial co-operation of the school committee and teachers, we therefore established a branch station of the Stamp Savings Society of Boston, whose methods are now quite well-known. Brightly colored stamps of artistic design of various denominations are supplied by the central office of the Boston

Society. These are sold to the children, who paste them on a card prepared for the purpose. They can be redeemed at any time at their face value.

We began in May at the Taylor school, meeting the children there once a week. During the summer, by the courtesy of the Superintendent of Public Buildings, the station was transferred to one of the ward rooms, where it is still in operation.

Some of the public school teachers have taken much interest; at one school they have undertaken the entire management of a sub-station for us, and another teacher has been a valuable assistant at the station first established.

The scheme has been systematically introduced into only four schools, but 525 children have already begun to save, the total amount of savings to date being \$188.39.

The children save for coal, for shoes, for clothing, for Christmas, for a vacation, etc., etc., but whatever the specific object with which they begin, the habit of saving is the important thing, both from the educational and economic standpoint.

At the request of the "Committee of Fifty on the relations of the Liquor Problem to Pauperism," — a committee of prominent citizens from all parts of the country, — the Central Office has made an investigation of the applications for relief during the last year to determine how far the pauperism of the applicant was due to the use or abuse of intoxicating liquors either by the applicant or his or her parents or guardians. The result of this investigation was surprising in that it showed that in more than thirty-five per cent. of all the cases this was the determining cause.

As individuals and as a board we have given all the assistance we could to the "Citizen's Association" having in charge the effort to embody in legislation the changes in the System of Public Charity in this Commonwealth recommended by the Commission appointed by Governor Wolcott. This important undertaking we recommend to your consideration and ask your hearty co-operation with the "Citizen's Association" before the Legislature the coming winter. In every item of change proposed, a reading of

the reports of our Overseers of the Poor will show that we, as a City, are vitally interested especially in the transfer of the care and expense of the pauper insane from the City to the State, and the simplification of the settlement laws of paupers. The accomplishment of these changes we believe will relieve the Overseers of the Poor from the vexatious questions that occupy so much of their time now, and leave them free to consider the treatment of the poor in our own limits on much broader, truer and more economical lines.

The Central Office officials have come into direct personal relations with 428 families or individuals during the past year. The emergency that brought them to our attention in each instance was met at the time by the Central Office, but in many instances — as when the family consisted of a widow with a large family or in cases of children neglected or abused by their parents, — the emergency was not a temporary one to be met simply by procuring a single order for coal or groceries, but required nothing less than the wisest and most patient *continuous* care and oversight.

It is obvious that a small group of people is not adequate for the volume of actual work here indicated, to say nothing of the other departments of our work.

If our work is to be well done it is absolutely essential that an increased number of members of the community feel the responsibility of sharing the burden by enlisting as visitors. In thanking the community most cordially for their generous response to our appeal for funds, we trust that this request for a further and more important contribution of their personal assistance will be as generously met.

For the Directors,

JOHN GRAHAM BROOKS, }  
ARTHUR E. JONES, } *Committee.*



## Old Cambridge Conference.

### SECRETARY'S REPORT.

The Ward I Conference has held during the winter of 1896-1897, beginning October 19, 1896, and closing June 21, 1897, fifteen meetings with an average attendance of nine. We regret to say that this is a much lower average than it has ever been before, and very much lower than it ought to be, considering the number of visitors, and we most earnestly hope that there will be a better showing the coming year. We are afraid that the visitors do not fully realize, when it is a matter of inconvenience to attend the conferences, how much every one is needed there to discuss and consider the various questions that come up, and to give life and interest to the meetings.

It is not a question of merely hearing read and then discussing your own particular report—the responsibility does not end there, nor is it avoided by simply being absent, or leaving early. Nor can it in any way be a personal matter between the visitor and the presiding officer.

The whole object of the conference is that it is an opportunity to really confer, and the more interest and earnest desire to study the problems that come up, that the visitors bring to it, the more will they get from it. It is very trite, but none the less true, that the more responsibility one takes in regard to any thing, the more interest one has in it. It is the small meetings where no one takes any particular interest, that are dull and deadening.

In the discussion of almost any case there are likely to come up questions which may also arise in the care of your particular family, and though, of course, each case must be treated individually, still there are often features in common, where the advice, or the action of others is of the greatest help.



Then the question of demand and supply in the matter of work or assistance, is often immensely facilitated and simplified, where all the visitors come together with their different demands, or offers.

The executive committee meets as often, and occasionally, as last winter, oftener than the Conference, and where that is left to be simply a second meeting of the committee, which has probably already met that very day and gone over the same ground already, it is hardly worth while.

This will seem to you an appeal rather than a report, and so it is.

If we would have our Ward I Conference hold its own and amount to something, we must see to it that we each and all do our part.

The Mending Class has done good work during the winter and sends in the following report.

“The Mending Class commenced on the 16th of December and continued until the 6th of May, when it closed with a tea which the women seemed fully to appreciate and enjoy.

During this period of twenty weeks 327 articles of clothing were mended and given away. Clever women belonged to the class this year, and the average attendance was between nine and ten. There seemed more distress than usual this winter, and children's clothes were anxiously asked for.

The ladies hope next year to be able to make some changes and enlarge the class.

CAROLINE E. HUBBARD,  
*Chairman.*”

The number of visitors has been between twenty-five and thirty, and the number of cases visited and considered at the Conferences between forty and fifty.

About fifteen new cases have been brought before the executive committee and visited from the Conference, though many more

have been investigated, and considered, at the Central Office which the executive committee has not deemed it necessary to refer to the Conference.

The old cases have remained very much the same, though in some cases a most satisfactory solution has been brought about. One case, in particular, which has come before us from time to time, for a good many years and has always been most puzzling and troublesome, has been brought to a most hopeful condition—largely through the untiring and efficient work of the Central Office.

I think the case will be recognized by many of our visitors—a case where there was a very eccentric, unreliable woman, a widow who had living with her a poor epileptic son, and a somewhat wayward daughter. The mother, although a good worker, kept the house in a most disgracefully neglected and uncomfortable condition and as she grew more and more peculiar grew harder on the children, making the sick son work when he was hardly able to walk or stand, and driving the girl from the house and sometimes even locking her out at night.

A place was taken by the girl to work out, but for some reason she was not entirely happy there, and once or twice ran away, when if she found her mother's door closed against her she would stay, no one knew where.

Finally, by most patient work from the Central Office the mother gave her consent that a legal guardian should be appointed for the girl, and a lady was found who most kindly took the position.

The girl was removed from all her old surroundings, conditions and associates, a new place was found for her in another town in a family that treated her kindly and tried to arouse her self respect, and though she has made one or two changes in her temporary home and, of course, has not always shown an equal degree of improvement, still she seems very happy in the new respectable life and takes an interest in learning and doing things that will make her capable and useful as a woman. The last word from her is that she is doing remarkably well and trying to

make the most of her opportunities in a safe, happy comfortable home.

The mother became worse and finally, during the winter was placed in the Taunton Insane Asylum; the epileptic son died, and the really horrible home was broken up.

The very strong contrast in this young girl's life between what seemed the probable and almost the inevitable, and what now seems to be the possible, makes the story worth repeating as one of hope and encouragement even when the circumstances are most obstinate and discouraging, and the visible progress almost none.

Let us hope that we may be able to do more of such work this coming winter, and that our success may be equally apparent.

Respectfully submitted,

ANNIE L. THORP.

*Secretary*

### Cambridgeport Conference.

The Conference of Wards II and IV held during the winter of 1896-7, seventeen meetings with an average attendance of ten visitors. During that time seventy-six cases were presented, some old ones requiring an occasional visit, with kind advice and little assistance; others, new cases, requiring immediate relief and sometimes constant care for a long time.

Our many calls upon the Howard Benevolent Society have been met with generous response in coal and groceries.

To do full justice to our work, we feel the need of more helpers, as our visitors are nearly all busy women, with many calls to do similar work.

At the beginning of the year Mrs. W. W. Wellington, who for a long time had been our presiding officer, felt that she must resign. The ladies of the Conference, with great regret, accepted her resignation, and were much pleased to learn that they would still have the benefit of her kindly presence and wise counsel, as she would continue to attend our meetings.

Our executive committee reported a few difficult cases, requiring special visiting and care, which was cheerfully given by some member of the committee.

The chairman of the committee of the Sewing and Mending School reports an excellent attendance of the seventy-five women belonging to the class. About 1300 garments have been distributed, nearly 200 new ones, cut by the committee and made by the women; others, old garments sent to the rooms to be repaired by the women, and given to them with some new ones as payment for their work. When the school was opened, it was thought wise, on account of the amount of work required to prepare the sewing, to hold meetings once in two weeks only; but after two months the great interest manifested by the women and the increase



in the amount of clothing sent to the rooms induced the committee to hold meetings weekly, as in previous years.

We all feel that this branch of our work continues to be of great advantage to the women who attend, not only in the clothing given, but in the influence for good which such meetings have.

MARY A. BACON,  
*Committee.*

## East Cambridge Conference.

### SECRETARY'S REPORT.

The East Cambridge Conference has held nine meetings the past year in the Ladies' Parlor of the Second Baptist Church, corner of Cambridge and Fourth Streets. At all of the meetings the president, Miss Lydia Palmer, has been present and occupied the chair, while the average attendance of visitors has been eight.

Although East Cambridge presents to many the poorest precinct of Cambridge, yet our list of families in need falls far below the other wards in the city, not, let me say, from lack of effort on the part of our visitors to find them, as one might suppose.

It seems strange, indeed, that the total number of those who have been helped and aided this year is only nineteen, a very small number in comparison with our sister conferences.

Our hearts have been gratified in seeing six of our cases regain independence once more. Then it is that we can see the results of the hard efforts of our faithful visitors, and the visitors themselves gain renewed strength and vigor for other similar cases.

During the past year we have lost a faithful worker, Mrs. P. W. Knights, one whose smiling face and willing hand always were present while health lasted. Through a change in pastorate, the Rev. S. K. Mitchell of the Baptist Church, has also become a loss to us.

Though we have lost some good workers, yet we have gained several who put their hearts and hands with earnest wills into our work. Wherever charity's blessed work is known, these women are always faithful.

We have expended \$18.37 ; our balance on hand in the Relief Association now being \$21.25.

Respectfully submitted,

MABEL F. REYCROFT,  
*Secretary.*

## North Cambridge Conference.

### SECRETARY'S REPORT.

TO THE DIRECTORS OF THE ASSOCIATED CHARITIES OF CAMBRIDGE : —

I herewith present to you the annual report of the Conference of Ward V for the year ending October 25, 1897.

The number of meetings held during the year	.	.	.	17
Average attendance	.	.	.	11
Number of visitors on roll	.	.	.	25
“ “ active visitors	.	.	.	12
“ “ cases dealt with during year	.	.	.	38

The closing year finds us with a larger number of cases under our care — and with a smaller number of active visitors than was the case at the close of last year.

In many ways more interest has been shown during the past season and more work done by individual visitors than ever before. Our Conference although not large, has been as large as can reasonably be expected in this ward, and it can only be sustained by constantly adding new members.

A careful consideration of our families shows we are not doing what might be done — although in many cases we have been granted satisfactory results.

The increased business depression of last winter added to the number of unemployed, and never since this organization was started has it been so difficult to help even the deserving poor to obtain work.

Our attention was called to a family consisting of father, mother and three children who were almost destitute. The man

was a skilled workman on steel, and had been employed in one factory several years. He left his situation for a trivial reason and spent his small savings while hunting for work. His references were satisfactory, still the only work we could help him to was digging in the street trench, which he gladly accepted.

We have to contend with the evils of intemperance in some of our families. The low diet of bread and tea so common among the poorer classes is a strong ally of the liquor saloon. The wives and daughters must be taught that the food they prepare for the family affects the mental, moral, and physical natures of that family. The bread winners in three families are partially disabled by loathsome sores, the direct result of improperly nourished bodies.

Child insurance is in great favor among the foreign population, where we always find large families, and there seems to be necessity of vigorous action against these companies whose agents magnify the horrors of a pauper burial to extort money from poor people. I will mention one instance. The family consisted of father, mother and seven children. The man had been out of work several weeks, one daughter earned \$2.00 per week, and seventy cents (or ten cents per child) was used to pay the premium on the insurance policies, and the family depended upon charitable societies for coal, food and clothing.

As in former years, we have been most fortunate in obtaining private aid for special cases. In one instance timely aid was given to a family prostrated by a contagious disease.

In reviewing the year's work we find an unusual number of hard and puzzling cases under our care.

The Home Savings was introduced into Ward V six months since. The visitor began with five families, she now has fourteen. The savings amount to \$65.00, five savings bank books have been taken out.

MARY E. WHITNEY,  
*Secretary.*



### Ward V Day Nursery.

The Ward V Day Nursery reopened March 30, 1896. The matron, Mrs. Mary Cahill, has a gift for her work, and in spite of a trouble requiring and receiving hospital treatment, has performed her duties faithfully. The visitors of the Conference visit the Nursery four times each week.

For the six months from March 1 to September 1, 1897, twenty-six weeks, the earnings of ten mothers were \$396.42. The matron has a child of Day Nursery age, and if not employed in the Nursery would be supporting her three children by washing and scrubbing. If her earnings as matron be added, the amount would be \$552.42; expense of Nursery, \$246.93; different children entered during the six months, 21.

per week, \$9.50; average earnings of ten mothers, \$31.30.

Of twelve mothers, five are Roman Catholics, four are colored, one is Cape Breton, one is French. One mother said to me: "If we had had the Nursery when Sadie was little, Mikey would have done better in school."

Teachers testify to the improved attendance of some older sisters on account of the Nursery.

A Committee of twenty ladies has assumed the financial management of the Nursery. By their wise, systematic, and sustained efforts, they are putting it on a sound financial basis.

## Treasurer's Report.

HENRY N. TILTON, TREASURER, IN ACCOUNT WITH THE  
ASSOCIATED CHARITIES OF CAMBRIDGE.

DR.

1896

Nov. 6	To Balance on hand . . . . .		\$ 526.17
	Total amount of contributions for support of the work of our organization during the year ending November 15, 1897 . . . . .	\$3,676.46	
	Contributions for special purposes . . . . .	30.45	3,706.9
			<u>\$4,233.08</u>

CR.

General expenses for the year ending Novem-  
ber 15, 1897 : —

Salaries of Central Office officials . . . . .	\$2,569.30	
Postage, Printing, Stationery, etc. . . . .	199.28	
Care of Office . . . . .	62.15	
Car fares . . . . .	39.75	
Sundry Expenses . . . . .	41.87	
Expenses of Annual Meeting . . . . .	15.00	
Rent of Office . . . . .	200.00	
Telephone . . . . .	55.18	
Gas . . . . .	3.61	
Printing Annual Reports . . . . .	55.40	
T. H. Hall, night agent . . . . .	23.25	
Collection expenses . . . . .	84.78	
Harvard Student Volunteer Committee for col- lecting and forwarding five barrels of clothing	10.00	
Special contributions paid out as specified by the donors . . . . .	30.45	\$3,390.02
Balance on hand November 16, 1897		843.06
		<u>\$4,233.08</u>

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